



Your guide to a Mutual Exchange

For non-Curo customers



What is a Mutual Exchange?

This is a simple way of moving. If you have an Assured or Secure tenancy you can swap your home with another council or housing association tenant with our approval.

You will need to have permission from both Curo, and your housing provider.

There are some tips on the following pages to help you get ready to do a mutual exchange and have the best chance of your application being approved.

We can't always approve a mutual exchange. The reasons for this can include:

- The home would be too big or too small for your family's needs or the needs of the family you are swapping with.

We won't be able to approve your exchange if you apply to move into a home that doesn't meet your bedroom need. We're happy to advise you on this, so please contact us before making your application. If there are exceptional reasons why you need an extra bedroom, you will need to provide evidence with your application.

- The homes involved are designed to meet a specific need, which you don't have, for example you want to swap with someone living in sheltered housing for older people and you are younger than the age limit.
- Your landlord doesn't support the exchange.



Found a Curo customer that you want to swap with?



Think carefully about how you will live in the new neighbourhood

Check out the area

Make sure it is going to be right for you. Look at public transport options for getting about, particularly if you'll rely on these for getting to work, school or shopping. Do you need to be close to local shops? Do you need to be close to health services, such as a doctor's surgery?

Think about your needs

Can you see yourself living here comfortably? Think about accessibility and issues such as stairs and car parking.

Plan your move

Think about how you'll pay for removals, reconnecting your phone, broadband and utilities. Set money aside for these costs if you need to.

Plan for your first rent payment

You'll need to make your first rent payment in advance, before the exchange goes ahead.

Fill in the application form

We'll need all forms completed before we can start the process.



Try to consider your family's future needs, as well as your current situation.

What happens next?

Your application will be allocated a lettings advisor. They will call you within 10 days to discuss your application and guide you through the process below:

1 Application check

We'll check if the property is right for you and we'll also check your rent account. We'll let you know if we can go ahead with your application.

2 Home visit and property inspection

We'll invite you to come with us to inspect the property that you want to move into.

3 Repairs

We'll arrange for any repairs that Curo are responsible for, and we will let you know if these must be completed before you move.

4 References and ID checks

We'll ask your landlord for a reference. We'll need to check the ID of anyone over the age of 18 who's moving into a Curo home.

5 Write to you with an outcome

If we cannot approve your application, we'll tell you why. This can take up to 42 days but if possible we will let you know sooner.

The final steps, if your exchange is approved...

> Arrange a move date

We'll need to find a date that's suitable for everyone. We'll work with your old landlord, as they will also need to complete their process. Please don't book your removals until your moving date has been confirmed.

> Safety checks

These will be requested when we have an exchange date. These include gas and electrical checks. They usually take about four weeks.

> First rent payment

If you're moving into a Curo property we will contact you the week of the exchange to arrange your first rent payment.

> Legal contract

You will have to sign a legal document called a Deed of Assignment. We try to do this digitally and will guide you through this. We can arrange for you to sign in person if this is better for you. Until this is signed you do not have permission to move home.

Common questions



How long does a decision take?

This can take up to 42 days, but we will let you know sooner if we can. Your moving in date will usually be about 10 weeks from receiving your application. Some moves take longer but we will keep you updated along the way.

How do we swap keys?

Curo do not get involved in the key exchange – you will need to arrange that with the person you are swapping with.

What happens when I move in?

When you move into a Curo home, you agree to accept the property as it is, so it's important that you check if there are any problems. We will carry out any repairs that Curo are responsible for.

When will my new tenancy start?

We will tell you your new tenancy start date. You must be living in your new property on this day.

Do I need to update my Universal Credit claim?

If you receive Universal Credit, please make sure you update your journal on the start date of your new tenancy and not before as this may affect your payments.

Do I need to update my Universal Credit claim?

If you receive housing benefit, please make sure you tell the local authority you are moving and complete a 'change of address' form so you receive housing benefit at your new address.

